

WHAT IS CLAIMED IS:

Sub B 1. A system for providing financial services over a public network accessible by a plurality of customers via respective network access devices with modems and over a private network accessible by a plurality of financial institutions via computers with modems, said financial institutions maintaining respective financial accounts for said plurality of customers, said system comprising:

a network access device including a programmable controller for executing code and a memory for storing a browser software to interface with said public network, a customer using said network access device and a computer-readable portable storage medium to access a customer's financial account via said public network, said computer-readable portable storage medium having encrypted and unencrypted information recorded thereon pertaining to said customer's financial account; and

a decryption processor, connected to said network access device via said public network, for decrypting said encrypted information retrieved from said storage medium such that a financial institution, connected to said decryption processor via said private network, determines an access to said customer's financial account on the basis of the decrypted information.

2. The system according to claim 1, further comprising a computer connected to said network access device via said public network, said computer hosting a site for goods or services available on-line, said computer comprising a microprocessor being operative to transfer an active module to said network access device in response to said customer requesting the access to said customer's financial account by using said computer-readable portable storage medium.

Sub A 3. The system according to claim 2, wherein said active module contains code which is executed by said programmable controller in said network access device such that said unencrypted information is displayed to said customer who is requested to enter a first identifier related to

said customer's financial account.

4. The system according to claim 3, wherein said programmable controller is operative to transfer the entered first identifier and the encrypted information to said computer for forwarding to said decryption processor.

5. The system according to claim 4, wherein said decryption processor is operative to extract a second identifier pertaining to said customer's financial account from the decrypted information and to re-encrypt the extracted second identifier.

6. The system according to claim 5, further comprising a network switch located on said private network for routing the re-encrypted second identifier received from said decryption processor to said financial institution maintaining said customer's financial account for determining whether to approve the access to said customer's financial account.

7. The system according to claim 6, wherein said financial institution generates a code for indicating whether or not the access to said customer's financial account has been approved and transfers the generated code to said decryption processor via said network switch.

8. The system according to claim 7, wherein customer's address data is displayed to said customer on said network access device if said code represents an access approval.

9. The system according to claim 3, wherein the displayed unencrypted information includes a name of said financial institution maintaining said customer's financial account.

10. The system according to claim 3, wherein the displayed unencrypted information includes an

audio message pertaining to said financial institution maintaining said customer's financial account.

11. The system according to claim 3, wherein the displayed unencrypted information includes advertising information pertaining to said financial institution maintaining said customer's financial account.

12. The system according to claim 1, wherein said computer-readable portable storage medium is a CD-ROM.

13. The system according to claim 12, wherein said CD-ROM is produced by a card production facility, based on a card production file, for mailing said CD-ROM to said customer.

14. The system according to claim 13, wherein said card production file includes an encrypted first identifier pertaining to said customer's financial account and said unencrypted information pertaining to said financial institution.

15. The system according to claim 14, wherein said encrypted first identifier is generated by an encryption module for encrypting a first identifier.

16. The system according to claim 15, wherein said first identifier prior to the encryption is generated by a card issuance system which is further operative to generate a second identifier pertaining to said customer's financial account, the generated second identifier being transferred to a mailer production facility for mailing to said customer.

17. A method for providing financial services over a public network accessible by a plurality of

customers via respective network access devices with modems and over a private network accessible by a plurality of financial institutions via computers with modems, said financial institutions maintaining respective financial accounts for said plurality of customers, said method comprising:

accessing a customer's financial account via said public network using a network access device and a computer-readable portable storage medium having encrypted and unencrypted information recorded thereon pertaining to said customer's financial account;

retrieving said encrypted and unencrypted information from said storage medium; and

decrypting the retrieved encrypted information such that a financial institution determines an access to said customer's financial account on the basis of the decrypted information.

18. The method according to claim 17, further comprising using said computer-readable portable storage medium in said network access device in response to an active module being downloaded to and executed at said network access device such that said unencrypted information is displayed to said customer.

19. The method according to claim 18, further comprising entering an identifier pertaining to said customer's financial account in response to the executed active module.

20. The method according to claim 19, wherein said unencrypted information includes a name of said financial institution maintaining said customer's financial account.

21. The method according to claim 19, wherein said unencrypted information includes an audio message pertaining to said financial institution maintaining said customer's financial account.

22. The method according to claim 19, wherein said unencrypted information includes

advertising information pertaining to said financial institution maintaining said customer's financial account.

23. The method according to claim 17, wherein said computer-readable portable storage medium is a CD-ROM.

24. The method according to claim 23, wherein said CD-ROM is produced on the basis of a card production file that includes an encrypted identifier pertaining to said customer's financial account and said unencrypted information pertaining to said financial institution.

25. The method according to claim 17, further comprising reviewing customer's address data displayed on a monitor of said network access device if said financial institution has approved the access to said customer's financial account.

26. A computer-readable portable storage medium having recorded thereon code, executable by a programmable controller, for providing financial services over a public network accessible by a plurality of customers via respective network access devices with modems and over a private network accessible by a plurality of financial institutions via computers with modems, said financial institutions maintaining respective financial accounts for said plurality of customers, said storage medium comprising:

first code means for storing encrypted information for accessing a customer's financial account via said public network; and

second code means for storing unencrypted information for displaying a name of a financial institution maintaining said customer's financial account in response to a customer using said storage medium in a network access device to request an access to said financial account.

27. The storage medium according to claim 26, wherein said unencrypted information further includes an audio message pertaining to said financial institution.

28. The storage medium according to claim 26, wherein said unencrypted information includes advertising information pertaining to said financial institution.

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